

**Information to identify the case:**

Debtor 1 Alfonso Linder  
First Name Middle Name Last Name  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6622**

EIN --\_-----

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **16-25996-ABA**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Alfonso Linder

12/5/16

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Alfonso Linder  
 Debtor

Case No. 16-25996-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 21

Date Rcvd: Dec 05, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2016.

db  
 516349530 +Alfonso Linder, 91 Oak Street Apt C57, Lindenwold, NJ 08021-2402  
 516349532 +Allied Interstate, 3000 Corporate Exchange Dr 5th Floor, Columbus, OH 43231-7689  
 516349533 +Falconi & Associates LLC, 165 Passaic Ave Ste 301B, Fairfield, NJ 07004-3592  
 516349533 +Fein, Such, Kahn, & Shepard, 7 Century Drive, Parsippany, NJ 07054-4673  
 516349534 +Grimes & Grimes LLC, 1230 Brace Road, Cherry Hill, NJ 08034-3211  
 516349535 ++JC CHRISTENSEN & ASSOC, PO BOX 519, SAUK RAPIDS MN 56379-0519  
 (address filed with court: JC Christensen & Associates Inc, Po Box 519,  
 Sauk Rapids, MN 56379)  
 516349537 +Midland Funding LLC, 2365 Northside Drive Ste 300, San Diego, CA 92108-2709  
 516349538 +Midland Mortgage/Midfirst, Po Box 268959, Oklahoma City, OK 73126-8959  
 516349539 Nationwide Credit Inc, PO Box 26314, Lehigh Valley, PA 18002-6314  
 516349540 +Parc One Apartments, 91 Oak Street Apt B28, Clementon, NJ 08021-2402  
 516349541 Resurgent Capital Services, Attn: Sentry Credit Inc, Po Box 12070, Everett, WA 98206-2070  
 516349544 Twin Oaks Software Development Inc, Po Box 247, Kensington, CT 06037-0247  
 516349545 +United Collection Bureau Inc, 5620 Southwyck Blvd Ste 206, Toledo, OH 43614-1501  
 516349546 +Vanz, LLC FEB 10 Series0, 577 Hamburg Tpke, Wayne, NJ 07470-2042

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM Dec 05 2016 22:03:00 Joseph Marchand, 117-119 West Broad St.,  
 PO Box 298, Bridgeton, NJ 08302-0228  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 05 2016 22:11:18 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 05 2016 22:11:16 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516349531 +EDI: RCSFNBMARIN.COM Dec 05 2016 22:03:00 Credit One Bank, PO Box 98872,  
 Las Vegas, NV 89193-8872  
 516349536 +EDI: RESURGENT.COM Dec 05 2016 22:03:00 LVNV Funding LLC, PO Box 10497,  
 Greenville, SC 29603-0497  
 516349542 +EDI: SWCR.COM Dec 05 2016 22:03:00 SW Credit Systems LP, 4120 International Parkway,  
 Ste 1100, Carrollton, TX 75007-1958  
 516349543 +EDI: RMSC.COM Dec 05 2016 22:03:00 Synchrony Bank/Walmart, Bankruptcy Dept,  
 PO Box 965060, Orlando, FL 32896-5060

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 07, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.epiqsystems.com  
 Kimberly A. Wilson on behalf of Debtor Alfonso Linder wilson.schroedinger@comcast.net  
 TOTAL: 3